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ABSTRACT

Goals of student financial aid programs in Maryland as well as student financial needs are discussed, based on the work of the Financial Aid Task Force of the Maryland State Board for Higher Education. Task Force recommendations are also provided. Four goals for student financial aid programs are discussed: to insure access for qualified entering and continuing students in higher education, to provide choice among types of institutions, to encourage high-ability students to attend college in Maryland, and to encourage students to prepare themselves to enter fields where a scarcity of trained personnel exists. Information is provided on applications for financial aid for 1983-1984 in the General State Scholarship programs; financial aid funds available compared with changes in tuition and fees and certain economic indicators; and the relationship between financial aid and attrition rates. The Task Force concluded that a minimum of $5.6 million more in state financial aid is needed to promote the state's goals. Additional recommendations are offered concerning the state scholarship program, initiation of new programs, work-study programs, and teachers in areas of critical shortage. (SW)

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REPORT BY THE SBHE TASK FORCE

ON

STUDENT FINANCIAL AID

POSTSECONDARY EDUCATION RESEARCH REPORTS

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ON

STUDENT FINANCIAL AID

STATE BOARD FOR HIGHER EDUCATION
16 FRANCIS STREET
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Adopted by the SBHE
November 3, 1983

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Report by the SBHE Task Force on
Student Financial Aid

The area of student financial aid has been the subject of considerable discussion at all levels of government and higher education since President Reagan first proposed major reductions and modifications to the federal financial aid programs. Because the federal government provides by far the largest share of student financial aid in Maryland (about 77 percent of the support for undergraduate students and 44 percent for graduate students) any changes in federal programs can have a significant impact on the ability of students to finance their education.

Uncertainty about the potential impact of proposed changes and concern that students' educations not be disrupted unnecessarily led the General Assembly to request in 1982 that the State Board for Higher Education conduct a study of student financial aid programs in Maryland. In Fall 1982, SBHE presented to the General Assembly Student Financial Support in Maryland Postsecondary Education—A Descriptive Summary. This report provided a comprehensive overview of student aid programs available in Maryland, as well as information about the students receiving support from the various financial aid programs. The report also provided an analysis of educational cost and student ability to pay which indicated that there was a need for some additional financial aid.

Since that report was completed, concerns about massive reductions in the federal financial aid programs have subsided and it appears that funding for these programs will be relatively stable for the next few years. However, if the costs of education continue to increase, and the federal funding of student aid programs does not increase, the need for additional aid from other sources will grow.

It is in this context that the 1983 Report of the Joint Chairmen of the Senate Budget and Taxation Committee and the House Appropriations Committee recommended that:

> "...the State Board for Higher Education continue to update and improve its data base regarding student financial aid availability and need in postsecondary education. The impact on individual institutions/segments and the type of aid best suited to address unmet need should be identified for possible use by the Executive. It is further recommended that a representative task force be established by SBHE to address policy recommendations concerning the State's future role in student financial aid support."

In response to this request, the State Board for Higher Education established a Financial Aid Task Force, chaired by Mr. J. Harrison Ager, Vice-Chairman of the SBHE. The Task Force is composed of members from the House of Delegates, a representative from the Governor's office and the Department of Budget and Fiscal Planning, representatives from all segments of higher education, financial aid officers, the directors of the State Scholarship Board and the Higher Education Loan Corporation, and a student representative. Members of the Senate were invited to participate on the Task Force. Meeting bi-weekly, the Task Force reviewed a considerable amount of data related to student financial aid programs in Maryland and other states, and discussed a broad array of issues related to the goals and objectives of student financial aid programs. This is the report of the Task Force in response to the Joint Chairman's charge. The Legislative members of the Task Force as well as the Governor's representative, Ms. Tolliver, participated in all deliberations of the Task Force but abstained from voting on the recommendations.

The report is divided into three sections:

(1) A discussion of the goals of student financial aid and the role of financial aid programs in meeting those goals.

(2) A discussion of the need for student financial aid.

(3) Recommendations.

Goals for Student Financial Aid Programs in Maryland

After extensive discussion the Financial Aid Task Force was able to reach concensus on three primary goals for student financial aid programs. These are:

(1) To insure access for qualified entering and continuing students to higher education.

(2) To provide choice among types of institutions.

(3) To encourage high ability students to attend college in Maryland.

In addition, the Task Force agreed on a fourth goal of somewhat lesser importance.

(4) To encourage students to prepare themselves to enter fields where a scarcity of trained personnel exists.

The first two goals undergird the federal financial aid programs as well as Maryland's state financial aid programs, while the third goal is obviously specific to the state. Before one can evaluate the role of Maryland's state student financial aid programs in meeting these goals, some additional clarification is necessary.

In Maryland, the goal of "access" has been defined to mean that any resident of the State who is qualified to attend a post-secondary institution and who wishes to do so, should not be denied an opportunity to attend a postsecondary institution because of lack of funds. "Choice" has been defined to mean that the student should be able to select an institution which provides a program which best corresponds to his/her needs and qualifications for postsecondary education. In Maryland, it is presumed that in most instances a student's educational objectives can be met by an institution within the state, although some existing programs provide funding for students attending institutions in other states.

The presence of high ability students in Maryland institutions is related to the overall quality of higher education in the state. Because there is national competition to recruit meritorious students, it is necessary for Maryland to provide some financial incentive to high-ability residents to attend a Maryland institution.

The State of Maryland does not bear the exclusive financial responsibility for meeting these goals. With regard to direct student financial assistance, the SBHE's 1982 Financial Aid Report found the following distribution of effort.

> "The Federal Government is by far the largest provider of student support. About 77 percent of the support for undergraduate students comes through Federal programs.
>
> Private and institutional programs are the second largest providers of student support. About 17 percent of the support for undergraduates and 55 percent for graduate students comes from these programs.
>
> Direct State programs provide 5 percent of the financial support for undergraduates and 1 percent for graduate students. In the case of the public institutions, the institutional programs may, in part, include public tax funds."

These findings should not be interpreted to mean that the State's financial commitment to the goals outlined above is negligible. On the contrary, by providing a system of relatively low cost (to the student) public higher education institutions and providing direct tax support to independent colleges and universities, the State is the single most important provider of access and choice to Maryland residents. Nonetheless, the full cost of attending an institution of postsecondary education is beyond the resources of many students and their families. While the Federal government and the institutions provide the largest proportion of funds to help students meet these costs, they do not provide sufficient dollars to meet the total need. Maryland, therefore, has an important role to play in filling a portion of the remaining gap and designing financial aid programs which are targeted to the specific priorities of the State. A complete description of all financial aid programs provided by the State of Maryland is included in the SBHE's 1982 Financial Aid Report.

Adequacy of Student Support

The Task Force invested a significant amount of its time discussing the level of student financial need and the appropriate role of the State in meeting this need. The question of adequacy of student support can be assessed in several ways. The 1982 SBHE Financial Aid Report included the following analysis:

> "To answer the question of adequacy of support there must be a reference point of cost. The most obvious cost is the tuition and fee payment which is fixed by the institutional governing boards. A student attending college, however, must pay in addition to tuition and fees at least certain expenses for books and supplies, some living cost (either in a dormitory or other residence - including food), and some commuting costs - either daily or periodically. A student who has little or no personal family resources cannot afford to attend college with only enough money to cover the cost of tuition and fees.
>
> While some may argue what level of cost will provide for maximum access, analysis of support can be estimated by using an average minimum cost necessary for a student to attend college. The estimated minimum average costs for the public sector are:

	Avg. Tuition and Fees	Avg. Min. Living Costs	Avg. Min. Expenses	Avg. Min. Total
All Public Institutions	$1,000	$1,400	$ 400	$2,800

> The estimated ability of full-time undergraduate Maryland resident students in the public sector and their families to pay the average minimum cost, and, therefore, the need for financial support reveals that 64 percent of these students cannot pay the estimated minimum average cost. In general, need-based and other support available to needy undergraduate full-time Maryland students is about 80 percent of the amount needed to meet minimum costs. Higher costs, which may be more realistic, would of course, result in even greater needs. Cost increases of $100 result in additional need of almost $5 million for these same needy students."

The conclusion of the 1982 report was that using conservative cost figures, there is an unmet need among students in college of at least $10 million at public institutions.

The State Scholarship Board has provided an analysis of the applicants for financial aid for 1983-84 in the General State Scholarship (GSS) program. After taking into account family contribution and Pell grants, the applicants for awards at Maryland institutions have $44.2 million in remaining need. The State Scholarship Board, through the GSS program, currently tries to provide for 25 percent of this need while the rest of the need would be met by campus-based financial aid programs and loans. For the SSB to provide for 25 percent of this total need would require $11 million for students attending Maryland institutions. The program currently has funding of $3 million.

Another perspective on this issue can be gained by comparing financial aid funds available with changes in tuition and fees and certain economic indicators. Between Fiscal Years 1980 and 1984, Federal financial aid to students at Maryland institutions in the Pell, Supplemental Education Opportunity Grants (SEOG), College Work Study (CWS), National Direct Student Loan (NDSL), and State Student Incentive Grant Programs will decline from $55.6 million to $50.4 million or 9.4 percent. During this same period, Guaranteed Student Loans (GSL) will increase 265 percent from $42.3 million to $112.2 million (see Table 1). Between FY 1980 and FY 1984, funds for State Scholarships administered by the State Scholarship Board will increase 14.1 percent from $6.3 million to $7.2 million (see Table 2). Almost the entire increase in State Scholarship programs during this period is attributable to the initiation in FY 1980 of the State's Distinguished Scholar Program. The Distinguished Scholars Program has grown from a program with expenditures of $50,000 in FY 1980 to estimated expenditures of $820,000 in FY 1984. Between FY 1980 and FY 1983, total enrollment increased 6.8 percent while full-time enrollment increased 1.8 percent (see Table 3). This combination of trends results in substantially less in grants being available per student.

Between FY 1980 and FY 1984, tuition and mandatory fees will have increased more than 60 percent at higher education institutions in Maryland (see Table 4). In FY 1980, the average tuition and mandatory fees at the public four-year

institutions in Maryland were about $800; tuition and fees are expected to average more than $1,300 in FY 1984. Tuition and fees at independent institutions are expected to average almost $5,600 in FY 1984 compared with $3,469 in FY 1980. During the same period, the Consumer Price Index has increased more than 25 percent and per capita Maryland personal income has increased about 20 percent. Thus while available financial aid resources have been declining, costs have been increasing faster than inflation and faster than increases in available income.

A projection of the SBHE FY 1982 data indicates that the gap between the cost of higher education and the resources available to pay for the cost is increasing. The gap is being filled in part by increased borrowing among students.

The large student dependence on loans is of concern. The data show that the average current graduating senior has a total indebtedness of some $5,000; however, the indebtedness of current freshmen is almost $2,500. Annual borrowing at that rate will result in about $10,000 of debt upon graduation. The average graduate and professional student is now indebted for almost $11,000 (see Table 5).

Relationship between Financial Aid and Attrition Rates

Among all Maryland residents who were first-time, full-time students in Maryland public institutions in Fall, 1981, 20.9 percent of them did not return to a Maryland public institution in Fall, 1982 (see Table 6). Among students with financial aid, only 16.7 percent did not return in Fall, 1982. The data indicate that students with lower levels of unmet need as measured by receipt of multiple forms of financial aid or higher family contribution combined with receipt of a State Scholarship have significantly lower attrition rates than students who receive only Pell grants. For example among students who received only a Pell award in Fall, 1981, 25.8 percent did not return to a public institution in Maryland in Fall, 1982 compared with less than 14 percent of the students who received a Pell and a GSL or a Pell and a State Scholarship.

The attrition data also indicate that, irrespective of income, the probability of returning to college is higher the higher the student's ability as measured by SAT scores or high school grade point average. For example, among students with a Pell Grant and a State Scholarship, the attrition rate was 7.2 percent among the top ability group, 13.6 percent among the middle ability group and 19.1 percent among the lowest ability group. The data further show at any ability level that as unmet need declines, the attrition rate declines.

Maryland's Effort in Support of Higher Education Compared with Other States

Maryland's contribution toward helping students attend college may be measured in several ways. The direct contribution or subsidy which the State makes in support of institutions is one indicator. Most data on this subject show that Maryland's support of higher education ranks substantially below average (see Table 7). The most recent available data indicate that Maryland spends about $200 less per FTE student than the national average. Support measured on a per capita basis or per $1,000 of Personal Income is also well below the national average.

Maryland provided $9.87 in State and Local appropriations per $1,000 of personal income in 1981-82 compared with a national average of $11.07. In FY 1982, Maryland provided $92 per capita in appropriations of State tax funds for operating expenses of higher education compared with the national average of $101.

As might be expected given that State support for higher education is below average, tuition and fee charges at Maryland public institutions are above national averages. The tuition at the University of Maryland is slightly higher than national averages while tuition at the Community Colleges and other public four-year institutions is significantly above average. The State of Maryland is not offsetting higher tuition and fee levels with state financial aid programs. Maryland provides about $1.39 per capita in financial aid from state financial aid programs as compared with a national average of more than $4.00.

Recommendations

The Task Force spent many hours deliberating its recommendations, and concluded that a minimum of $5.6 million more in State financial aid is necessary to promote the State's goals. The Task Force has chosen to make recommendations for additional funding and program changes in three areas: (1) changes to existing State Scholarship programs costing $3.4 million; (2) initiation of new programs, work-study, and teachers in areas of critical shortage costing $2.2 million; and (3) areas for further study.

I. Changes to Existing Programs

A. General State Scholarship Program - This program should continue to be the State's major need-based scholarship program. It currently is funded at a level of $3.1 million with $1.7 million provided by General Funds and the remainder of the funds coming from the Federal SSIG program. Funding in this program should be increased by $3 million in General Funds with $2 million of the increase provided in FY 1985. The Task Force's specific recommendations for this program are listed below.

1. Any losses in Federal SSIG funds should be offset by General Funds. The program had $1.4 million in SSIG funds in FY 1983 but will receive only $1.1 million in FY 1984. The State should replace the $250,000 which has already been lost in the FY 1985 budget.

2. The number of eligible students who receive GSS awards should be increased.

3. Aid should continue to be distributed by Legislative District.

4. The amount of the GSS award should be increased to 30 percent of unmet need after taking into account family contribution and Pell awards. This will provide a reasonable amount of aid for those students who receive awards.

5. The maximum GSS should be increased from $1,500 to $2,000. The $1,500 maximum is now serving as an artificial ceiling for students who are going to high cost institutions.

6. In order to retain a GSS award, a student must be making satisfactory progress at the institution. A student may not receive an award for more than one year at each grade level.

7. The amount of funds in the GSS program will be increased annually by a percentage amount equivalent to the increase in tuition and mandatory fees at Maryland institutions of higher education. This provision will allow scholarship funds in this program to keep pace with the annual increases in cost of attendance.

8. Students should be allowed to hold both a General State Scholarship and a Senatorial or Delegate Scholarship.

B. Distinguished Scholar Program - The award in this program should be increased from $800 to $1,000 per student. This will require $240,000 to fund this increase in the 1,200 scholarships in this program.

C. Proprietary School Program - Funding in this program should be increased $100,000 to provide aid for additional eligible applicants. This will provide $200,000 in the program.

D. Professional School Program - Funding in this program should be increased by $60,000 to provide aid for additional eligible applicants. This will provide $210,000 in the program.

E. Delegate Scholarship Program - The rules in this program should be changed to provide each delegate with the funds equivalent to in-state tuition and mandatory fees at the University of Maryland-College Park for two students. The Delegates should then be permitted to distribute these funds among as many students as they choose.

II. New Programs

A. College Work Study - This program should receive $2 million in State funds in FY 1985.

1. The State should establish a Maryland College Work Study program. The State program should be as similar as possible to the Federal College Work Study program so that administrative procedures would be simplified and administrative costs minimized.

2. The purpose of the Maryland Work Study Program is to provide self-help student financial aid to students with demonstrated financial need attending eligible postsecondary institutions in the state of Maryland. Such self-help opportunity allows students to earn some portion of their expenses.

3. A student is eligible for an award if he/she is enrolled at least half-time as a graduate or undergraduate at an eligible Maryland institution, is maintaining satisfactory progress according to institutional policy, and has demonstrated financial need as calculated through an approved needs analysis system.

4. Several procedures were discussed for allocating funds to institutions including the federal funding formula for the College Work Study Program and distribution based on enrollment. It is recommended a formula be developed to distribute funds among Maryland institutions.

5. An eligible employer is a non-profit institution of postsecondary education and any other non-profit, nonsectarian organization or governmental agency. After the first year of operation, consideration will be given to allowing students to work at certain for-profit businesses which offer work experiences which are related to their major.

6. A student may work a maximum of 20 hours per week during termtime employment and 40 hours per week during non-term time employment. A student may not have Maryland Work-Study and Federal Work-Study in combination exceeding the above limits.

7. The State share of the allocation is 100 percent to the public colleges and universities and 80 percent of the student's compensation at the Community Colleges and Independent Institutions. The Community Colleges and Independent Institutions are responsible for the remaining 20 percent and for all legally required employee benefits (i.e., social security, workman's compensation, etc.). Federal CWS allocation cannot be used in this match.

8. It is intended that this program supplement, not replace, current institutional efforts in student financial aid. Administrative costs incurred by participating institutions will be assumed by the institution.

9. The wage rate shall be no less than the minimum wage rate.

10. Institutional financial aid officers will be responsible for monitoring student earnings in order to ensure that a student's earnings and other financial aid awards do not exceed the amount of calculated financial need. The aid officers will take steps necessary to adjust the aid package as required. The aid officers will also monitor the student's financial aid to ensure that the sum of all student resources and aid do not exceed the cost of attendance. The cost of attendance includes tuition, room, board, books, supplies, personal expenses and other reasonable educational expenses.

11. Students receiving funds from this program will supplement existing campus employees. Students will not be used to supplant existing employees.

B. Teachers in Areas of Critical Shortage

1. A merit-based program of scholarships should be established to encourage students to become teachers in areas of critical shortage. Currently, Math and Science teachers are in very short supply. The program should be highly competitive and perceived as an honor.

2. Scholarships of $2,500 each should be made available each year to students who are Maryland residents who attend an institution of higher

education in Maryland. At least $50,000 should be appropriated for these awards in the first year. Subsequent year appropriations should be based on experience and approximate need.

3. Scholarships will go to entering freshmen with a high school grade point average of 3.5 on a 4.0 scale. Awards will be distributed to upperclassmen based on college grade point average. A minimum average of 3.0 will be required to receive an award. A committee should be appointed to make the selection among the applicants if funds are not available for all eligible applicants.

4. In order to retain the scholarship, a student must have at least a 3.0 average in college work and be making satisfactory progress toward the degree. A student may not receive this scholarship for more than one year at each grade level.

5. For each year a student receives the scholarship, the student must agree to teach for one year in an area of critical shortage in a public school in Maryland. If this obligation is not fulfilled, the amount of the scholarship plus interest at a rate equal to the prime rate plus one percent must be repaid to the State within a period not to exceed ten years.

III. Areas of Further Study

A. Aid to Graduate Students - A task force should be formed to assess the adequacy of aid to graduate students.

B. Limits on aid provided by the State Scholarship Board - The State Scholarship Board should make recommendations concerning the amount of money in total SSB awards a student may receive.

C. The State Scholarship Board should give consideration to what the best system is for weighting need and ability among students who are eligible for General State Scholarships in order to most equitably ration the funds in the program.

Table 1

Federal Financial Assistance to Students in Higher Education in Maryland
FY 1980 - FY 1984
(Dollars in millions)

	FY 1980	FY 1981	FY 1982	Estimated FY 1983	Estimated FY 1984	Percent Change FY 1980 to FY 1984
Pell Grants (BEOG)	$35.6	$34.5	$33.6	$33.3	$ 33.3	(6.5)%
Supplemental Grants (SEOG)	5.7	5.6	5.7	5.4	5.4	(5.3)%
College Work Study (CWS) (Federal Contribution)	8.5	8.6	8.4	8.0	8.0	(5.9)%
National Direct Student Loans (NDSL) (New Federal Contribution)	4.5	4.4	2.6	2.6	2.6	(42.2)%
State Student Incentive Grant (SSIG)	1.3	1.4	1.4	1.3	1.1	(15.4)%
Total	$55.6	$54.4	$51.7	$50.6	$ 50.4	(9.4)%
Guaranteed Student Loans	$42.3	$83.1	$77.9	$85.4	$112.2	265.2%

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TABLE 2

Expenditures in State Scholarship Programs

FY 1980 - FY 1984

	FY 1980	FY 1981	FY 1982	FY 1983	Appropriation FY 1984	Total Percent Change	Average Annual Percent Change
1. General State Scholarship *	$ 2,823,293	$ 3,043,600	$ 3,125,258	$ 3,033,724	$ 2,800,518	(.8)	(.20)
2. Senatorial Scholarship	2,659,150	2,624,613	2,722,510	2,658,422	2,726,000	2.5	.62
3. Delegate Scholarship	223,334	274,808	249,860	294,822	285,000	27.6	6.29
4. Scholarships for Teachers of the Deaf	25,651	26,277	7,765	0	0	(100.0)	(100.0)
5. Professional School Scholarship	149,750	150,000	149,850	150,000	150,000	0	.04
6. Reimbursement of Fire/Rescue Men	87,336	109,254	99,908	84,981	85,000	(2.7)	(.68)
7. Education of Orphans of Police	3,850	3,333	3,650	4,500	7,600	97.4	18.53
8. Education of War Orphans	80,628	83,563	90,616	82,299	90,000	11.6	2.79
9. Scholarships to U. of Maryland Medical School Students	36,000	34,500	18,000	19,500	24,000	(33.3)	(9.64)
10. Scholarships for Children of POW-MIA	2,500	1,500	1,500	0	3,000	20.0	4.66
11. Nurse Practitioner Training	78,000	78,000	96,000	79,500	76,000	(2.6)	(.65)
12. Distinguished Scholars	50,000	200,000	440,000	663,931	820,000	1,540.0	101.24
13. Proprietary Grants	95,692	98,788	100,000	100,000	100,000	4.5	1.11
14. Graduate Nursing	0	0	9,100	18,000	39,000	48.6	107.02
15. Family Practice Residencies	0	0	0	0	0		
Total	$ 6,315,184	$ 6,728,236	$ 7,114,017	$ 7,189,679	$ 7,206,118	14.1	3.35
*The General State Scholarship program includes the Federal State Student Incentive Grant (SSIG) Funds.							
General State Scholarship State Appropriations only	1,473,246	1,645,025	1,702,772	1,691,487	1,706,876	15.9	3.75

Table 3

Enrollment: Full-Time and Total Headcount

FY 1980-FY 1983

Full-Time Enrollment

	Actual FY 1980	Actual FY 1981	Actual FY 1982	Actual FY 1983	% Change
University of Maryland	38,039	37,935	38,180	38,341	0.8%
Board of Trustees of the State Universities and Colleges	21,172	20,885	20,397	20,178	(4.7)
Morgan State University	3,904	3,873	3,795	3,718	(4.8)
St. Mary's College of Maryland	1,124	1,105	1,115	1,098	(2.3)
Community Colleges	28,101	28,711	29,886	30,641	9.0
Independent Colleges and Universities	18,129	18,370	18,660	18,433	1.7
Total	110,469	110,879	112,033	112,409	1.8%

Total Headcount

	Actual FY 1980	Actual FY 1981	Actual FY 1982	Actual FY 1983	% Change
University of Maryland	60,536	61,565	61,568	61,717	2.0%
Board of Trustees of the State Universities and Colleges	34,420	34,125	33,168	32,753	(4.8)
Morgan State University	5,012	5,051	4,692	4,721	(5.8)
St. Mary's College of Maryland	1,318	1,349	1,329	1,296	(1.7)
Community Colleges	88,362	91,153	96,561	101,562	14.9
Independent Colleges and Universities	29,415	30,859	32,236	31,828	8.2
Total	219,063	224,102	229,554	233,877	6.8%

Source: HEGIS opening Fall Enrollment Reports

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Table 4

Tuition and Mandatory Fees

FY 1980-FY 1984

	FY 1980	FY 1981	FY 1982	FY 1983	Estimated FY 1984	% Change
University of Maryland	$ 820	$ 876	$1,064	$ 1,181	$ 1,328	61.9%
Board of Trustees of the State Universities and Colleges	790	965	1,095	1,216	1,314	66.3
Morgan State University	905	1,065	1,110	1,135	1,279	41.3
St. Mary's College of Maryland	815	880	1,135	1,425	1,525	87.1
Community Colleges	530	566	643	687	760	43.4
Independent (MICUA)	3,469	3,883	4,403	5,086	5,595	61.3

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TABLE 5

SUMMARY OF GUARANTEED STUDENT LOAN RECIPIENTS

FULL-TIME UNDERGRADUATES - MARYLAND RESIDENTS

1981-1982

Institution	Number Of Borrowers	Dollars Borrowed 1981-1982	Average Dollars Borrowed 1981-82	Total Dollars Borrowed by These Students	Current Average Indebtedness
Public Four-Year	11,954	$27,323,500	$ 2,286	$ 42,044,600	$ 3,517
Community Colleges	2,721	5,999,100	2,205	7,210,100	2,640
Independent Institutions	3,700	8,827,600	2,386	13,856,900	3,745
Independent Postsecondary	1,875	4,441,500	2,369	4,708,000	2,510
Out-of-State	12,983	31,189,100	2,402	50,885,900	3,919
All Institutions	33,233	$77,780,800	$ 2,340	$118,705,500	$ 3,572

CUMULATIVE INDEBTEDNESS BY STUDENT LEVEL

	Freshmen	Sophomore	Junior	Senior	Graduate
Public Four Year	$ 2,397	$ 3,653	$ 4,032	$ 4,213	$10,881
Community Colleges	2,328	3,315	-	-	-
Independent Institutions	2,555	3,946	4,634	5,023	9,241
Independent Postsecondary	2,431	3,859	4,246	-	-
Out-of-State	2,479	4,138	5,099	5,556	10,948
All Institutions	2,439	$ 3,851	$ 4,531	$,4,847	$10,820

SOURCE: GSL Tape

Reprinted from SBHE Financial Aid Report

Table 6
Attrition Rates by Second Year
- 1981 First-Time, Full-Time, Maryland Resident Freshmen -

	Ability Level			
	Top	Middle	Bottom	All Students in Group
All Students	11.3%	18.2%	29.1%	20.9%
No Financial Aid	10.9%	19.8%	33.8%	24.1%
Financial Aid Recipients	11.5%	15.9%	21.8%	16.7%
All State General Recipients	6.3%	10.2%	19.5%	10.7%
All Senatorial Recipients	7.6%	9.7%	16.2%	10.9%
Grant Recipients (No Loans)	10.5%	19.3%	24.1%	19.2%
Loan Recipients (No Grants)	14.0%	13.8%	19.5%	15.4%
Pell and Loan Recipients	10.3%	13.2%	14.8%	13.4%
Pell and State Grant Recipients	7.2%	13.6%	19.1%	13.9%
Loan and State Grant Recipients	5.3%	7.4%	12.0%	7.2%
Pell Only Recipients	19.2%	25.4%	28.1%	25.8%
State Grant Only Recipients	6.0%	7.3%	12.3%	7.7%

Source: SBHE data base

Table 7

Selected Comparative Indicators of Support for Higher Education in Maryland

	Maryland	National Average
1. Combined State and Local Appropriations for Higher Education per Full-Time Equivalent Student 1981-82	$3,360	$3,574
2. Combined State and Local Appropriations for Higher Education per $1,000 of Personal Income 1981-82	$ 9.87	$11.07
3. Appropriations of State Tax Funds for Operating Expenses of Higher Education per Capita 1981-82	$ 92	$ 101
4. Average Undergraduate Resident Tuition and Required Fees at Public Institutions 1981-82		
Universities	$1,064	$1,013
State Colleges	1,103	842
Community Colleges (Tuition Only)	643	500
5. State Financial Aid per Capita 1981-82	$ 1.39	$ 4.08